

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

MARK A. GRAHAM  
DEBORAH J. GRAHAM  
Debtor(s)

Case No. 14-22141CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/28/2014.
- 2) The plan was confirmed on 08/21/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/21/2014, 03/16/2015, 05/24/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/08/2018.
- 5) The case was dismissed on 01/16/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,035.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$128,088.75  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$128,088.75**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$5,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,284.99  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,784.99**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS DEBT RECOVERY INC/AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
AAS DEBT RECOVERY INC/AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Secured	28,810.00	28,662.12	28,662.12	26,944.40	3,005.35
CAPITAL ONE(*)	Unsecured	366.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	85.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	85.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	110.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	53.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	114.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	788.35	788.35	0.00	0.00
ECMC(*)	Unsecured	218.00	258.85	258.85	0.00	0.00
ECMC(*)	Unsecured	1,662.00	8,104.79	8,104.79	0.00	0.00
ECMC(*)	Unsecured	494.00	491.61	491.61	0.00	0.00
EQUITABLE GAS CO(*)	Priority	NA	NA	NA	5,037.46	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
LEVEL FINANCIAL LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	656.75	656.75	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	854.00	923.11	923.11	0.00	0.00
MERRICK BANK	Unsecured	549.00	472.91	472.91	0.00	0.00
METABANK/FINGERHUT	Unsecured	647.00	NA	NA	0.00	0.00
PA AMERICAN WATER(*) AKA AMEF	Unsecured	NA	697.92	697.92	0.00	0.00
PEOPLES NATURAL GAS CO LLC - EC	Unsecured	NA	993.57	993.57	0.00	0.00
PHEAA(*)	Unsecured	547.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	2,835.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	948.00	NA	NA	0.00	0.00
PHEAA(*)	Unsecured	1,344.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	445.00	445.73	445.73	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	543.00	543.03	543.03	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	100.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK++	Unsecured	NA	0.00	0.00	0.00	0.00
SYNCHRONY BANK++	Unsecured	143.00	143.67	143.67	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Priority	0.00	650.00	0.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	117,837.00	127,808.45	0.00	54,605.91	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	48,162.74	48,162.74	27,710.64	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$54,605.91	\$0.00
Mortgage Arrearage	\$48,162.74	\$27,710.64	\$0.00
Debt Secured by Vehicle	\$28,662.12	\$26,944.40	\$3,005.35
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$76,824.86</b>	<b>\$109,260.95</b>	<b>\$3,005.35</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$5,037.46	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$5,037.46</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$14,520.29</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$10,784.99</u>	
Disbursements to Creditors	<u>\$117,303.76</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$128,088.75</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/08/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.